



Patent

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: LAWRENCE

Application Serial No.: 09/812,628

Filing Date: March 20, 2001

For: AUTOMATED ACCOUNT RISK  
MANAGEMENT

)  
) Group Art Unit: 3628  
)

) Examiner: Fults, Richard C.  
)

) **AMENDMENT and RESPONSE** to March  
) 11, 2005 Non-Final Office Action  
)

) Attorney Docket No.: G08.126  
)

) **PTO Customer Number 28062**  
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)  
)

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July 11, 2005.

Dated: July 11, 2005

By:

  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed March 11, 2005, please amend the above-identified application as follows:

**Amendments** to the claims are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.